

Se 245
1.987
Copy 1

SOUTH CAROLINA SECOND INJURY FUND

S. C. STATE LIBRARY

DEC 17 1987

STATE DOCUMENTS



ANNUAL REPORT 1986-1987

Printed Under The Direction Of The
State Budget And Control Board

TABLE OF CONTENTS

Page

LETTER OF TRANSMITTAL

Historical Development 4

Administration 5

Columbia, S. C. July 1, 1987

Summary Activity for the Agency 6

TO: Social Statement 8

His Excellency, the Governor of South Carolina, The Honorable
Members of the Senate and House of Representatives, Columbia, South
Carolina.

Hearings and Other Legal Proceedings 9

Gentlemen:

I am pleased to report herein the activities of the South Carolina
Second Injury Fund for the fiscal year 1986-87.

Individual Reports Benefiting from Testimonials
Paid to Injured Spouses or Self-Injured

Respectfully submitted, Injury Fund 11-21

Douglas P. Crossman

Douglas P. Crossman, Director

TABLE OF CONTENTS

	Page
Historical Development	4
Administration	4
Statutory Authority for the Agency	5
Financial Statement	6
Claims Activity Against Fund	6
Lapsed Death Benefits Paid into Fund	7
Hearings and Other Legal Proceedings	7
Assessments	7
Total Dollars paid by the Second Injury Fund to Insurance Companies or Self-Insureds	8-10
Individual Employers Benefiting from Reimbursements Paid to Insurance Companies or Self-Insured Employers by the Second Injury Fund	11-21
Claims Reported by Insurance Carriers and Self-Insureds	22-25

SOUTH CAROLINA SECOND INJURY FUND

Douglas P. Crossman

Director

HISTORICAL DEVELOPMENTS

Second Injury Funds, also commonly referred to as Subsequent Injury Trust Funds or Special Disability Funds, function within the Workers' Compensation system to insure that an employer who hires a handicapped worker will not, in the event such worker suffers a subsequent injury on the job, be held liable for a greater disability than actually occurred while the worker was in his employment. Under such a system the employer pays only the benefits that are due for the second injury. This creates additional employment opportunities for disabled workers by removing an employer's fear of increased Workers' Compensation costs. The system of apportionment varies from state to state, and a discussion of how the employer in South Carolina is reimbursed or how his liability is limited when the handicapped worker sustains a subsequent injury is found in a later section.

The Workers' Compensation Law in South Carolina has contained provision for Second Injury Fund benefits to insure employees since the Law was enacted in 1936. Inadequate funding and narrow scope of the Law prevented effective utilization of the Fund by employers and employees. In 1972 the Act was amended creating a broad-coverage Second Injury Fund and again amended in 1974 establishing the Fund as a separate state agency.

ADMINISTRATION

The organization consists of the Director, a Claims Manager, a Business Manager, five Claims Field Representatives, and four Administrative Specialists. All staff members are initially responsible to the Director, and their major areas of activity are claims, finance and employer-insurance carrier education.

The claims handling consists of receiving and processing claims against the Fund. This includes investigation, evaluation, and developing a course of action as well as reaching a disposition in each case. All fatal workers' compensation cases are reviewed by the staff; and in the absence of dependents or next-of-kin, the Second Injury Fund is beneficiary of the commuted death benefits normally paid to the dependents or next-of-kin.

The financial operation consists primarily of assessing all carrier-insurance companies, self-insured employers and self-insured funds. This is accomplished by using the formula found in Section 42-7-310 Code of Laws of South Carolina. From a very fundamental standpoint this operation is responsible for maintaining the solvency of the Fund.

The education functions are accomplished by:

1. The Director of the Fund at various Workers' Compensation Commission, employer and insurance carrier conferences by presenting programs about the Fund.

2. The Claims Field Representatives, while in the field attending hearings and conducting investigations, explaining to both employers and carriers the extent of coverage by the Fund.

STATUTORY AUTHORITY FOR THE AGENCY

Section 42-7-310 of the South Carolina Workers' Compensation Law creates the Fund and establishes the agency to administer the Fund in accordance with the provision of Section 42-9-400 and 42-9-410.

The following outline lists the basic requirements for reimbursement:

1. The employee must have a prior permanent physical impairment of such seriousness as to constitute a hindrance or obstacle to obtaining employment or reemployment.
2. (a) The employer must prove that he had knowledge of the permanent physical impairment at the time the employee was hired or retained, and proof must be filed with the Workers' Compensation Commission and the Second Injury Fund when a claim is made for reimbursement; or
3. The employee must sustain a subsequent occupational injury:
 - (a) Which results in the employer's liability for disability that is substantially greater than that which would have resulted from the new injury alone because of a combination with or aggravation of the prior impairment;
 - (b) Which most probably would not have occurred "but for" the presence of the prior impairment; or
 - (c) Which results in the death of the employee, and the death would not have occurred except for the pre-existing impairment.

The Second Injury Fund principle requires that costs of the benefits payable be allocated between the employer and insurer on one hand, and the Second Injury Fund on the other. It is most common for the employer or his insurer to pay the disability caused by the second injury and the Second Injury Fund to make up the difference between the employer's liability and whatever is payable as a whole. In revising the Second Injury Fund in South Carolina, the Legislature attempted to establish a system of reimbursement that would eliminate a controversy over proportionate sharing in particular cases and expedite the other determinations that need to be made in order that the employee or his beneficiaries receive payments. For this reason, the 78 week rule was established requiring the employer to pay the first 78 weeks of disability.

Thereafter, this same employer is eligible to receive reimbursement from the Second Injury Fund for all remaining benefits.

Before the Fund can reimburse an employer, a handicapped worker must suffer a subsequent injury. This injury must combine with or aggravate the prior impairment, thus causing liability greater than that which would have occurred from the subsequent injury alone. This is the basic concept of Second Injury Fund legislation; and without this increase in liability, the employer has not been placed at a disadvantage. Therefore, he would not be eligible for reimbursement.

FINANCIAL STATEMENT

FISCAL YEAR 1986-87

Balance from previous year	\$6,095,177.90
----------------------------------	----------------

Receipts

Investments	\$ 796,980.81
No Next-of-Kin Benefits	183,044.18
Assessments	23,818,770.58
Miscellaneous	<u>46,608.74</u>

Total	24,845,404.31
-------------	---------------

Disbursements

Claims paid by the Fund	\$18,479,869.48
Administrative Costs	<u>409,302.44</u>

Total	18,889,171.92
-------------	---------------

Balance in Fund @ 30 June 87	\$12,051,410.29
(Including Fiscal Month 13)	

CLAIMS ACTIVITY AGAINST FUND

Claims carried from 1986-87	2856
New & Reopened claims filed	
against the Fund in 1986-87	1888
Claims Closed	1598
Claims open at end of fiscal year 1986-87	3146
Total Claims Paid.....	1048
Average Disbursement	17,633
Reimbursements Fiscal Year 1986-87	\$18,479,869
Reimbursements Fiscal Years 1985-86	\$16,996,285

LAPSED DEATH BENEFITS PAID INTO FUND

Fatal Cases Reviewed	134
Recovery	\$183,044.18

HEARINGS AND OTHER LEGAL PROCEEDINGS

Proceedings Attended	317
----------------------------	-----

ASSESSMENTS

Section 42-7-310 subsection (d) of the Workers' Compensation Laws of South Carolina states that:

The Funding of the Second Injury Fund on a continuing basis shall be by equitable assessments upon each carrier (which, by definition herein, shall include all insurance carriers, self-insurers and the State Workers' Compensation Fund) in a manner as follows:

Each carrier shall, under regulations prescribed by the Workers' Compensation Commission, make payments to the Fund in an amount equal to that proportion of one hundred seventy-five percent of the total disbursement made from the Fund during the preceding fiscal year less the amount of the net assets in the Fund as of June thirtieth of the same fiscal year, which the total benefits paid by such carrier bore to the total benefits paid by all carriers during the calendar year which ended within the preceding fiscal year. An employer who has ceased to be a self-insurer shall continue to be liable for any assessments into the Fund on account of any benefits paid by him during such calendar year.

These assessments were sent to each carrier in September 1987 and payments subsequently received at the Second Injury Fund.

175% of the disbursement is	\$33,056,050.86
Less remaining net assets @ 30 June 87	12,051,410.29
Equals Second Injury Fund Assessment for 1986-87 .	\$21,004,640.57

This assessment (\$21,004,640.57) divided by the total Workers' Compensation benefits paid by all carriers (\$183,204,496) equals the assessment rate (.11465133786) applied to each carrier.

TOTAL DOLLARS PAID BY THE SECOND INJURY FUND
TO INSURANCE COMPANIES OR SELF-INSUREDS
FOR FISCAL YEAR 1986-87

Aetna Casualty & Surety.....	\$530,343.64
AIV Insurance.....	90,971.52
Allianz.....	275,100.74
American Casualty.....	16,976.18
American Insurance.....	334,328.49
American Medical International.....	8,966.12
American Manufacturing Mutual.....	6,474.33
American Motorist.....	697,657.48
American Mutual Fire.....	10,689.71
American Mutal.....	176,697.57
American States.....	83,500.98
Argonaut.....	4,065.00
Associated Indemnity.....	96,276.46
AT&T*.....	936.57
Batchelder-Blasius*.....	28,273.20
Beatrice Foods*.....	24,840.70
Bigelow-Sanford, Inc.*.....	72,181.75
Bituminous.....	13,000.00
Bowman Transportation*.....	50,000.00
C.R. Bard, Inc.*.....	45,561.13
Carolina Concrete & Masonry*.....	39,489.19
Canal Wood*.....	20,172.76
Carolina Eastman*.....	18,850.08
Carolina Roofing & Sheet Metal*.....	40,204.06
CIGNA.....	157,231.28
Cincinnati Insurance.....	98,762.01
City of Charleston*.....	5,641.84
City of Columbia*.....	59,410.11
City of Greenville*.....	234,790.77
City of Spartanburg*.....	14,605.59
Clarkson Brothers*.....	122,653.52
Clinton Mills*.....	20,652.00
Commerce & Industry.....	79,442.45
Commercial Union.....	223,809.46
Companion Property & Casualty.....	13,322.29
Commissioners of Public Works*.....	4,457.75
Cone Mills*.....	78,791.70
Consolidated American.....	102,362.33
Continental Casualty.....	13,534.02
Continental Insurance.....	203,834.63
Dan River, Inc.*.....	174,069.51
Dresser Industries*.....	34,764.42
Duke Power*.....	549,194.16
E.I. DuPont deNemours*.....	6,028.80
Electric Mutual Liability.....	122,487.45
Employer's Mutual Casualty.....	18,777.58

Federal Insurance.....	123,595.87
Federated Mutual.....	2,284.58
Fidelity & Casualty.....	191,650.05
Fireman's Fund.....	108,264.46
First Southern.....	6,745.68
Food Lion, Inc.*.....	10,158.36
General Accident.....	1,119.73
General Insurance.....	33,658.92
Globe Indemnity.....	33,082.88
Georgia Casualty & Surety.....	38,689.33
Great American.....	26,868.68
Great Atlantic & Pacific Tea Co.*.....	41,744.99
Hanover Insurance.....	84,862.98
Harleysville Mutual.....	139,317.93
Hartford Accident & Indemnity.....	304,667.05
Hartford Insurance.....	108,804.86
Home Insurance Co.....	1,105,515.72
INA.....	161,738.90
INA/Aetna.....	825,095.99
Indiana Lumbermens.....	6,314.04
Intercontinental.....	5,243.39
K-Mart Corporation*.....	95,657.57
Kansas City Fire & Marine.....	9,000.37
Kemper Insurance.....	56,046.36
Kimberly Clark Corporation*.....	13,375.53
Kohler Company*.....	11,560.97
Liberty Mutual.....	966,233.07
Lone Star Industries*.....	42,114.32
Lumbermens Underwriting.....	81,933.90
Lumbermens Mutual.....	40,472.75
Lumbermens Mutual Casualty.....	94,847.52
Maryland Casualty.....	190,868.16
Merry Companies, Inc.*.....	31,740.32
Michigan Mutual.....	1,599.78
Mission Insurance.....	2,697.39
Mission National.....	12,271.95
National Union Fire.....	214,600.16
Nationwide.....	109,118.63
New Pacific Indemnity.....	53,813.47
North River Insurance.....	250,694.58
North Brook Indemnity.....	60,160.93
Northern Insurance of NY.....	51,242.87
North Western National.....	94,653.00
Oil Jobbers Association of SC*.....	21,685.14
Oneita Knitting Mills*.....	67,518.24
Overnite Transportation*.....	8,730.85
Pacific Indemnity.....	3,376.97
Palmetto Timber Fund*.....	167,730.53
Parthenon.....	66,855.48
Penn. Manufacturers Association.....	274,000.36
Pennsylvania Mutual Insurance.....	17,732.71
Pennsylvania National.....	78,156.96
Perfection American*.....	13,957.93

Petroleum Casualty.....	3,838.21
Platt Saco Lowell*.....	155,399.53
Preferred Risk Insurance.....	21,186.00
R.R. Donnelley & Sons*.....	26,308.86
Ranger Insurance Co.....	10,860.98
Ranger Nationwide.....	7,248.44
Reliance Insurance.....	115,666.72
Roadway Express, Inc.*.....	174,222.56
Rockwood Insurance.....	30,421.56
Royal Insurance Insurance.....	460,585.80
S.C. Auto & Truck Dealers Fund*.....	226,448.52
S.C. Hospital Association*.....	395,248.91
S.C. Insurance.....	47,503.51
S.C. Insurance Guaranty Association.....	51,991.66
S.C. Merchants Association*.....	54,394.07
S.C. Municipal Insurance Trust*.....	51,539.74
S.C. School Board Self-Insured Trust Fund*.....	55,610.62
S.C.D.H.P.T.*.....	201,762.59
Sea Coast Industries, Inc.*.....	5,841.98
Shelby Mutual Insurance.....	104,963.92
Singer Company*.....	12,648.85
Southeastern Lumber Manufacturing Fund*.....	65,007.14
Southern Bell*.....	31,297.05
Southern Fire & Casualty.....	23,295.47
Southern Home.....	26,931.48
Springs Industries*.....	53,801.46
St. Paul Fire & Marine.....	28,975.47
Standard Fire.....	54,723.29
State Farm.....	90,831.23
State Fund.....	1,653,708.32
Sumter County*.....	60,555.96
The Williams Companies*.....	83,438.01
Transport Insurance.....	114,729.52
Transportation Insurance.....	21,574.87
Travelers Insurance.....	584,452.24
U.S. Fire Insurance.....	359,613.59
U.S.F. & G.....	761,776.55
Utica Mutual.....	11,083.78
Vigilant Insurance.....	161,332.75
Wausau.....	879,346.39
Westchester Fire.....	26,577.01
Westvaco Corporation*.....	71,827.42
Winn Dixie*.....	145,109.56
Zurich American.....	14,839.67

*Self-Insured Employers

INDIVIDUAL EMPLOYERS BENEFITING FROM REIMBURSEMENT

PAID TO INSURANCE COMPANIES OR SELF-INSURED

EMPLOYERS BY THE SECOND INJURY FUND

FOR THE FISCAL YEAR 1986-87

A.D. Carter Plumbing & Heating.....	\$ 710.86
A&P Tea Company.....	41,744.99
A.V.X. Corporation.....	72,101.96
Abbeville Shirt Makers.....	70,535.05
Accurite Machine.....	20,612.54
Acme Construction.....	11,033.44
Aiken Community Hospital.....	79,922.43
Aker's Motor Lines, Inc.....	359.30
Allied Chemical.....	54,569.10
Alsay, Inc.....	5,008.09
Am-Can Transport.....	34,764.01
Amerada Hess.....	34,817.53
American Electric.....	86,940.67
American Red Cross.....	10,000.38
American Roof Deck.....	6,518.78
Amick Painting Co.....	8,838.15
Amusement Co., Inc.....	26,931.48
Anchor Development.....	2,733.63
Anderson County.....	27,931.26
Anderson Memorial Hospital.....	11,635.01
Anderson School Dist.....	55,610.62
Applied Engineering Co.....	237.48
Architectural Products of SC.....	25,098.35
Area South.....	11,936.15
Aristar, Inc.....	11,626.17
Arrow Automotive.....	12,611.06
Asbury Hill United Methodist Church.....	30,132.83
Ashley Dispatchers.....	2,673.06
Asten-Hill.....	24,983.74
Atcon Corrosion Coding.....	37,972.75
Altantis Construction.....	34,856.44
AT&T.....	936.57
B&A Construction.....	24,742.84
B.E. & K. Construction.....	239,662.62
B.K. Industries.....	100,727.22
B&W Lumber.....	6,314.04
Badische Corp.....	39,018.78
Baker Timber Co.....	9,500.00
Barnwell County Hospital.....	48,206.39
Batchelder-Blasius.....	28,273.20
Bath Mills.....	9,422.88
Becker Sand & Gravel.....	3,558.59
Berkeley Convalescent Center.....	16,899.75

Berkeley County.....	13,685.80
Better Beer & Wine Co.....	17,065.87
Bigelow-Sandford, Inc.....	72,181.75
Bill Vernon Chevrolet.....	13,808.03
Bird, Inc.....	10,639.02
Bivens Moving.....	11,284.61
Blankenship Electric.....	42,287.72
Blue Cross & Blue Shield.....	45,712.91
Blue Ridge Transfer.....	89,344.36
Board of Commissioners.....	11,844.88
Bonitz Insulation Co.....	10,295.80
Boozer, Wharton & Zeigler.....	630.60
Bordens, Inc.....	11,870.77
Bowman Transportation.....	50,000.00
Brown Packing.....	65,462.90
Brown Painting Co.....	349.80
Brownlee Enterprises.....	16,163.40
Broyhill Furniture Industries.....	6,474.33
Brulin & Company.....	27,108.54
Brunswick Worsted Mills.....	520.21
Buffalo Construction Co.....	7,046.81
Builderama.....	27,407.03
Builder's Mart.....	12,015.00
Burlington Industries.....	95,298.59
Butte Knitting Mills.....	116,859.07
Byars Construction.....	44,618.57
Byerly Hospital.....	16,521.78
C.M. Tucker Lumber Co.....	62,553.01
C.R. Bard, Inc.....	45,505.13
C.B. Marchant Co.....	44,769.88
C&O Motors, Inc.....	5,328.89
Cable-La, Inc.....	9,170.88
Campbell's Garage.....	14,800.00
Camphaven Nursing Home.....	51,747.34
Canal Wood Corp.....	20,172.76
Cannon Roofing.....	40,204.06
Cape Romain.....	20,190.01
Capital Ambulance Service.....	59,898.30
Caratell Paper.....	94,261.41
Carl Fraley, Jr.....	1,659.59
Carolina Cedar & Associates.....	58,774.76
Carolina Cannery.....	58,016.55
Carolina Construction Co.....	39,622.86
Carolina & Southern Processing.....	650.00
Carolina & Southern Roofing.....	99,949.49
Carolina Eastman.....	18,850.08
Carolina Tool & Equipment.....	301.35
Cartee & Cartee.....	24,683.28
CATV.....	40,475.40
Caughman-Harmon Funeral Home.....	90,971.52
Central Chevrolet.....	17,959.51
Central Transport.....	128,807.08

Champion.....	82,865.92
Charleston Fire & Safety.....	11,460.60
Charleston Senior Citizens.....	1,542.71
Cherokee County Memorial Hospital.....	56,091.61
Chesapeake House.....	87,889.19
Chesterfield Marlboro EOC.....	5,609.28
Childress Manufacturing, Inc.....	45,926.09
Chivas Products.....	5,522.63
Christian Family Y.....	9,024.25
Christman & Parsons.....	89,672.89
City of Bishopville.....	5,346.51
City of Charleston.....	5,641.84
City of Columbia.....	66,459.78
City of Greenville.....	234,790.77
City of Spartanburg.....	14,605.59
City of Sumter.....	51,539.74
City of West Columbia.....	3,996.38
Clark & Associates.....	56,560.26
Clark Schwebel.....	29,902.48
Clarkson Brothers.....	122,653.52
Clearwater Finishing Plant.....	84,935.79
Clemson University.....	158,284.14
Clinton Mills.....	20,652.00
Coastal Coca-Cola.....	16,625.40
Colleton County.....	245.70
Colonial Baking of Augusta.....	84,101.36
Columbia Distributing Co.....	26,211.95
Columbia Farms, Inc.....	79,442.45
Columbia Newspaper.....	12,690.00
Columbia Uniform Rental.....	48,854.56
Combustion Engineering.....	55,916.95
Commercial Bonded Warehouse.....	45,844.86
Commercial Welding.....	23,355.22
Community Cash Stores.....	2,628.89
Cone Mills.....	78,791.70
Congaree Construction.....	13,893.68
Consumer Feed & Seed.....	59,291.32
Covil Corp.....	46,653.90
Crown Central Petroleum.....	20,237.64
Crown Cork & Seal.....	23,528.71
Crystal Linen Service.....	2,530.96
D.H.E.C.....	93,240.53
Dan River, Inc.....	171,069.51
Dana Corp.....	3,407.49
Daniel Construction Co.....	300,885.34
Daniel Maintenance.....	55,158.36
Danmark Coca Cola.....	10,645.54
DAR Machine.....	76,542.66
Davey Tree Expert.....	40,991.22
Davis Electrical.....	14,258.97
DAYCO.....	27,597.95
Deese Dental Clinic.....	70,500.00

DeForest Co.....	18,734.44
Delta Electric Co.....	22,247.27
Dialysis Clinic.....	4,851.14
Dick Mosely Builders.....	22,745.76
Diebold.....	13,042.62
Dixie International, Inc.....	974.24
Dixie Iron.....	15,576.84
Dresser Industries.....	4,317.33
Duke Power Co.....	554,397.17
Duncan Machinery.....	30,472.32
Durawood of SC.....	9,263.36
E.I. DuPont.....	67,375.57
Easley Mechanical.....	1,611.87
Eastern Contractors, Inc.....	1,556.47
Eastern RC Motor Lines.....	309.75
Eckerd Drugs.....	69,118.36
Edisto Services.....	189.00
Elliott, Inc.....	21,314.19
Elliott White Springs Memorial Hospital.....	1,491.46
Embler Door Co.....	730.00
Exide Corp.....	23,176.34
Exide Power Systems.....	13,258.44
Exxon Chemical.....	3,683.06
Exxon Company of USA.....	155.15
F.W. Woolworth.....	80,689.00
Family Mart.....	5,243.39
Fast Fare.....	6,238.26
Federal Paper Board.....	2,248.75
Federal Mogal.....	58,351.48
Fiber Industries.....	975.84
Fiber Skiff, Inc.....	24,368.07
Firestone Steel.....	34,799.79
Florence Concrete Products.....	35,930.60
Florence County.....	1,502.73
Floyd Industrial Maintenance.....	5,320.83
Forrester & Associates.....	19,844.44
Food Lion, Inc.....	10,158.36
Fountain Inn Convalescent Home.....	29,787.20
Fred M. Ardis Co.....	30,861.06
Fred Seay.....	3,580.19
Freeman Construction.....	17,244.81
Frontier Electronics.....	45,872.29
Furr Paving.....	4,940.09
Gary McAlister Builder.....	93,027.77
General Board of SC Baptist.....	612.94
General Electric.....	122,487.45
Georgetown Steel Corp.....	252,985.74
Georgia/Carolina Heating & Air.....	39,138.81
Gerald B. McKenna.....	1,449.86
GKN Parts, Inc.....	70,290.90
Gibbes Machinery Co.....	49,050.09
Goodwill Industries.....	7,310.13

Gough Oil Co.....	12,971.08
Gould, Inc.....	6,040.52
Governor's Office.....	375.84
Gower Corp.....	82,300.65
Gower Metal Products.....	1,999.89
Graniteville.....	25,638.23
Grants Lumber of Greer.....	5,997.63
Great Barrier Insulation.....	30,199.80
Greenlawn Memorial Gardens.....	37,756.17
Greenville County School District.....	324.60
Greenville District Center.....	75,471.91
Greenville Hospital System.....	52,381.38
Greenville Machinery.....	21,646.46
Greenville Transit Authority.....	14,054.42
Greenville Water System.....	44.00
Grunsky Construction.....	34,689.83
G.T.E.....	11,361.59
Guy F. Atkinson Co.....	70,882.53
H. K. Interiors.....	59,667.47
H. M. Hentz & Son.....	17,521.09
Haarmann & Reimber Corp.....	13,990.90
Hall Contracting Corp.....	93,084.61
Hampton Street Pharmacy.....	379.48
Harper Builders.....	12,432.49
Heath Springs.....	27,114.22
Henry Mims Lumber.....	30,421.56
Hermitage Mills.....	2,607.33
Heublein, Inc.....	41,574.58
Higgerson-Buchanan, Inc.....	29,686.77
Hillcrest Printing.....	31,285.50
Hilton Head.....	1,457.67
Hobart Sales & Service.....	984.08
Hodges Piano Co.....	6,500.13
Holiday Inn.....	3,628.54
Holiday Inn of Lugoff.....	7,950.00
Holiday Inn/Rock Hill.....	6,196.22
Holly Hill Forest.....	81,993.90
Home Insurance.....	101,729.30
Home Transportation.....	12,282.85
Hoover Universal.....	1,599.78
Horry County Bd. of Commerce.....	3,440.53
Horry County Bd. of Commissioners.....	6,965.63
Horry County Dept. of Education.....	5,886.89
Howard Johnson.....	33,176.80
Hugh Blocker Const.....	67,935.77
Hunter Mfg. Co.....	36,709.47
Imperial Casket.....	2,056.07
Imperial Chrysler Plymouth.....	10,929.80
INA/Bearing.....	116,561.00
Industrial Housekeeping.....	7,555.50
Inland Container Corp.....	8,064.72
Inman Mills.....	47,970.92
Instate United.....	6,241.70

Insurance Group Covington Diesel.....	274.36
International Paper.....	6,783.94
IPCO/Chicago Bridge.....	52,618.77
IPCO/Daniel Construction.....	77,122.64
Isomedix, Inc.....	16,976.18
ITE Electrical.....	14,839.67
J. B. White.....	19,839.90
J. E. Sirrine Co.....	6,453.15
J. Grady Randolph.....	1,890.63
J. H. M. Enterprises.....	13,732.80
J. P. Stevens.....	36,361.76
J. Walton Orvin.....	87,800.71
Jack Smith Auto Transmission.....	10,915.28
James Island Public Service District.....	12,120.56
Jeffery Manufacturing.....	30,447.09
Jim Lineberger Paving & Grading.....	8,319.61
Jim Satcher, Inc.....	36,591.63
John Foster Ford, Inc.....	48,734.84
John Montgomery/Spartan Mills.....	603.91
Jonathan Logan.....	1,145.63
Jones Ford, Inc.....	4,573.90
K-Mart.....	95,657.57
Kamry Insulation.....	66,050.51
Kendall Company.....	37,529.10
Kentucky Fried Chicken.....	3,325.52
Kerr Finishing.....	40,760.64
Kershaw County Memorial Hospital.....	8,696.78
Kershaw County Work Exp. Program.....	30,343.72
Key Shop.....	1,542.08
Kimberly Clark.....	13,375.53
Kimbrell's, Inc.....	18,777.58
Kings Point Knitting.....	64,824.88
Kline Iron & Steel.....	157,573.79
Kohler Company.....	63,517.84
Kreisle Brothers.....	13,000.00
L. W. Wooten Construction Co.....	103,987.59
Lakeview Nursing.....	5,152.93
Landscape Pavers.....	4,565.94
Lancaster County National Gas Authority.....	529.10
Lane's Garage & Wrecker.....	6,600.00
Langston Motors.....	6,691.51
Laurel Hill Nursing Home.....	31,086.97
Lazer Construction.....	14,184.49
Lee Construction Company.....	20,579.84
Lenate M. Vigare.....	14,013.22
Lexington County Rec. Comm.....	2,499.44
Lexington County Hospital.....	113,805.68
Lexington County School Dist. #2.....	8,096.68
Liberty Life Corp.....	192,744.14
Liberty-Chesnee/Fingerville.....	52,691.61
Lieberman Enterprises.....	58,790.14
Limestone Mfg. Company.....	68,179.23

Lockheed.....	40,210.90
Lonestar Industries.....	42,114.32
Long Mile Rubber.....	17,887.61
Look Up Lodge.....	21,186.00
Lynches River Timber.....	6,823.64
M. Lowenstein Corp.....	10,909.13
Macks Transfer & Storage.....	17,663.42
Magnolia Finishing.....	4,324.35
Marion Concrete Co.....	61,672.20
Marlboro General Hospital.....	15,703.50
Marlboro Park Hospital.....	39,956.68
Marriott Corp.....	13,007.74
Martin Marietta.....	5,596.12
Mary Black Hospital.....	2,972.66
Mayfair Mills.....	73,535.47
McCracken Construction Co.....	7,275.80
McElroy & Company.....	9,597.40
McGregor Builders.....	10,689.71
McLeod Regional Hospital.....	1,551.79
Mechanical System.....	29,660.73
Mercury Motor Express.....	107,586.25
Merry Companies.....	31,740.32
Michael Construction.....	35,556.00
Michelin Tire Corp.....	115,690.74
Milliken.....	57,672.91
Modern Storage.....	1,187.54
Mohasco/Libco Mill.....	5,545.91
Moore Business Forms.....	79,970.21
Morrison Cafeteria.....	6,745.68
Moss Trucking Company.....	95,585.44
Mr. K's Piggly Wiggly.....	3,245.89
Mount View Realty & Insurance.....	30,395.24
Murray Biscuit.....	24,840.70
Mutual Home Store.....	13,936.31
Myrtle Beach Hilton.....	11,333.56
Newsome Buick Oldsmobile.....	13,833.01
Noack Enterprises.....	2,114.23
Nooter Corp.....	586.43
Norris Reardon Trucking.....	1,035.33
Nosredna Corp.....	26,308.48
Nucor Steel.....	91,617.06
Nycoil.....	44,704.00
O.E.M., Inc.....	77,395.87
Oconee County.....	9,690.23
Oneita Knitting.....	67,518.24
Orangeburg County.....	23,295.47
Orangeburg Regional Hospital.....	82,761.96
Orr Lyons Mills.....	121,910.19
Overnite Transportation.....	8,730.85
Owens Corning.....	36,628.59
Owen Joist Corp.....	49,613.27
Owen Steel Co.....	374.35

Oxford of Greenwood.....	2,176.81
Ozbolt & Register.....	25,119.74
Pacific Columbia Mills.....	28,166.85
Palmetto Buick.....	53,813.47
Palmetto Chevrolet, Inc.....	12,819.74
Palmetto Dunes.....	15,136.91
Palmetto Hardware & Supply.....	33,658.92
Palmetto Mechanical.....	507.04
Palmetto Scale Service.....	3,581.53
Palmetto Wood.....	1,446.77
PeeDee Forest Products.....	6,779.00
Peoples National Gas.....	91,501.39
Perfection American.....	13,957.93
Personnel Pool of Columbia.....	15,776.14
Pet Dairy.....	68,514.23
Pete's Drive In.....	11,600.00
Piedmont Industries, Inc.....	65,099.96
Piedmont Mechanical.....	4,801.82
Piedmont Medical Center.....	8,966.12
Piedmont Natural Gas.....	3,504.40
Piedmont Roofing Co.....	12,256.44
Piggly Wiggly Carolina Co.....	45,568.43
Pilliod.....	43,990.48
Pioneer Logging Co.....	547.23
Pioneer Steel Co.....	41,400.58
Pitney Bowes, Inc.....	4,692.65
Pizza Hutt of Laurens.....	2,234.18
Platt-Saco Lowell.....	155,399.53
Po Boy Fish Box.....	10,991.61
Pope Chrysler, Inc.....	7,101.68
Powell Drywall.....	4,751.14
Priority Freight System.....	17,630.60
Providence Hospital.....	70,776.22
Public Service Authority.....	6,426.00
Public Works.....	4,457.75
R.C. Jacobs.....	1,515.09
R.C. Protection.....	5,049.67
R. Sabee Co.....	67,281.07
R.J.R. Mechanical.....	71,659.86
R.L. Jordan Oil Co.....	41,685.73
R.R. Donnelley & Sons.....	26,308.86
R.A.C. Construction Co.....	68,461.78
Ranger Nationwide.....	7,248.44
Rayster Co.....	6,569.35
Regional Contractors.....	24,945.16
Reliance Electric.....	149,795.55
Republic Construction.....	5,572.68
Republic Contracting.....	4,161.48
Revis Mobile Home.....	33,082.88
Rhodes-Buck Building.....	38,086.07
Richland County School Dist. #1.....	33,269.69
Richland Convalescent Center.....	13,454.25

Richland County.....	75.00
Richland Memorial Hospital.....	15,051.12
Richway.....	6,504.25
Roadway Express.....	174,222.56
Robert Bosch Co.....	22,115.00
Robert D. Hendrix Construction Co.....	5,434.41
Robert J. Seigler.....	68,085.47
Rockwell International.....	39,403.98
Roadway Inn.....	11,426.89
Roebuck Building Co.....	10,265.84
Roper Auto Sales.....	11,844.84
Roper Hospital.....	17,558.53
Rose's.....	13,537.52
Ruscon Construction Co.....	54,505.69
Ruscon Corporation.....	9,765.30
Rust Pye.....	16,340.05
S.C. Department of Corrections.....	290,270.55
S.C. Department of Education.....	2,904.20
S.C. Department of Mental Health.....	152,985.97
S.C. Department of Parks, Recreation & Tourism.....	102,493.26
S.C. Department of Youth Services.....	2,029.98
S.C. National Bank.....	2,896.14
S.C. Public Service Authority.....	9,615.00
S.C. Federal Savings Bank.....	2,239.91
S.C. School for Deaf & Blind.....	31,181.55
S.C. Workers' Compensation Commission.....	26,325.21
S.C. Department of Hwys. & Public Transportation.....	201,762.59
S.E. Huffman Corp.....	2,457.01
S&H Crane Service.....	2,284.58
Salem Construction.....	25,226.59
Sanders Heating & Air.....	788.99
Sangamo Weston.....	13,524.30
Satterfield Lumber Company.....	24,089.36
Schmid Labs.....	61,243.13
Scurry & Nixon.....	12,627.44
Seacoast Industries, Inc.....	5,841.98
Self Memorial Hospital.....	9,436.69
Sheraton Swamp Fox.....	1,074.34
Shoney's South.....	3,429.96
Siebe North.....	1,237.26
Simmons Logging.....	41,151.35
Singer Company.....	12,648.85
Sloan Construction Co.....	8,037.50
Southeastern Freight Lines.....	18,834.33
Southern Bell.....	31,297.05
Spartan Mills.....	15,988.44
Spartanburg Convalescent Center.....	684.06
Spartanburg County.....	39,478.13
Spartanburg General Hospital.....	18,494.28
Spring City Knitting Co.....	14,712.33
Springs Industries.....	53,801.46
Sprott Oil Company.....	8,714.00

St. Francis Community Hospital.....	18,431.90
Stingray Boat Company.....	28,547.71
Stone Manufacturing Co.....	4,407.81
Stonehedge Construction.....	46,012.10
Stouffer Foods.....	30,782.07
Suitt Construction Co.....	26,577.01
Sumter County.....	60,555.96
Sun Properties.....	9,339.81
Sunox.....	726.30
T&S Brass & Bronze Works.....	2,500.00
TB&G, Inc.....	27,485.49
T.L.I., Inc.....	7,317.81
Tamway Corp.....	98,210.74
Taylor Lumber.....	2,454.13
Texas Painting Craft, Inc.....	23,601.07
Texize Chemicals.....	11,083.78
Textile Maintenance.....	66,664.07
Textron.....	20,765.46
The Key Shop.....	6,899.80
The Mache Company.....	20,919.89
The Millwork Company.....	4,985.01
The Pantry.....	40,365.49
The Rembert Company.....	25,302.00
The Williams Company.....	83,438.01
Thomas & Howard.....	103,349.68
Thomas Merritt & Company.....	1,504.50
Tidewater Transportation.....	9,842.78
Timben Company.....	31,780.26
Todd Walter, Inc.....	10,747.33
Town of Bishopville.....	1,782.17
Town & Country Manufacturing Co.....	5,388.52
Town of St. Stephens.....	7,759.47
Town of Williamston.....	18,106.81
Trident Security Service.....	31,561.65
Tropical Winds.....	40,998.47
Tyger Construction Co.....	15,441.49
U.S. Construction Co.....	25,488.30
U.S.C.....	39,912.91
Union Carbide.....	17,410.86
United Contractors.....	192.34
United Parcel Service.....	9,293.54
Upjohn Health Care.....	6,528.24
V.H. Amick Painting.....	13,820.93
Valve Repair, Inc.....	8,320.26
Veal's Phillips 66.....	57,200.21
Vicellon.....	71,171.40
Vulcraft.....	75,157.12
W.M. Wieters Construction Co.....	44,666.24
W.O. Blackstone.....	3,376.97
W.R. Grace.....	7,978.85
Waccamaw Linen.....	24,065.88
Wackenhut Services.....	7,846.74

Watson Furniture Store.....	35,936.55
Wendy's, Inc.....	63,027.28
West Main Community Center.....	5,118.62
Western Carolina Reg. Sewer Authority.....	54,536.26
Westvaco.....	71,827.42
Wetterau, Inc.....	55,000.00
Whitlock Pulpwood.....	29,425.37
Wilks Logging Company.....	10,361.21
Williams Cartage Co.....	75,087.97
Williamston Manufacturing Co.....	20,027.10
Wilson Tree Company, Inc.....	184,149.23
Wilson Upholstery.....	29,126.89
Winn Dixie Stores.....	179,263.26
Wisconsin Wire.....	3,847.44
Wometco Food Service.....	60,160.93
Yandles Truck Refrigeration Co.....	50,332.76
Yemassee Pulpwood.....	7,241.14
York Construction Co.....	667.28

CLAIMS REPORTED BY

A. Insurance Carriers & Servicing Companies:

Adjustco.....	6
Aetna Casualty & Surety.....	91
Alexsis.....	71
Allianz Insurance.....	1
Allstate Insurance.....	7
American Auto.....	1
American Casualty.....	4
American & Foreign.....	1
American Guaranty.....	1
American Hardward Mutual.....	2
American Home Assurance.....	1
American Insurance.....	10
American International Adjusting.....	3
American Manufacturing Mutual.....	4
American Motorist.....	17
American Mutual Insurance.....	24
American States.....	16
Amerisure.....	3
Argonaut.....	3
Associated Risk Service.....	1
Associated Indemnity Corp.....	3
Atlantic Companies.....	2
Auto Insurance of Hartford.....	2
Auto Owners Insurance.....	2
Bayly, Martin & Fay.....	3
Birmingham Fire.....	1
Bituminous Insurance.....	5
Casualty Reciprocal Exchange.....	4
Central National.....	1
Chubb Group.....	7
CIGNA.....	32
Cincinnati.....	11
CNA.....	4
Colonial Penn.....	1
Commerce & Industry.....	3
Commercial Union.....	6
Companion Property & Casualty.....	55
Consolidated American.....	1
Continental Casualty.....	11
Crawford & Company.....	41
Crum & Forster.....	1
Davis-Garvin.....	7
Dodson Insurance.....	1
Electric Mutual Liability.....	11
Employers Mutual Casualty.....	2
Federal Insurance.....	2
Federated Mutual.....	9

Fidelity & Casualty.....	2
Fireman's Fund.....	30
Gallagher Bassett.....	2
Gay & Taylor.....	1
General Accident.....	5
Georgia Casualty & Surety.....	5
Glenn Falls.....	1
Graphic Arts Mutual.....	1
Great American.....	14
Great Northern.....	1
James C. Greene.....	4
Harleysville Mutual.....	11
Hartford.....	60
Hewitt, Coleman & Associates.....	153
Home Indemnity.....	1
Home Insurance.....	49
Randolph W. Hope.....	21
Houston General.....	1
INA/Aetna.....	57
Indiana Lumbermen's Mutual.....	3
Insurance Company of the State of PA.....	2
International Insurance.....	1
Fred S. James.....	12
Kemper Group.....	3
Liberty Mutual.....	130
Lumbermen's Mutual Casualty.....	14
Lumbermen's Underwriting Alliance.....	1
Maryland Casualty.....	29
Michigan Mutual.....	4
Midland Insurance.....	1
Mission Insurance Group.....	4
National Union Fire.....	27
Nationwide Insurance.....	43
Nationwide Mutual Fire.....	1
New Hampshire Insurance.....	4
North River Insurance.....	2
Northbrook Indemnity.....	6
Northwestern National.....	2
Old Republic.....	6
Pacific Employers.....	2
Pacific Indemnity.....	2
Pennsylvania Luberms Mutual.....	2
Pennsylvania National.....	12
P.M.A.....	2
Providence Washington.....	1
Ranger Insurance.....	1
Reliance Insurance.....	2
Rockwood Insurance.....	25
Royal Indemnity.....	2
Royal Insurance.....	53
Safeco.....	1
Safeguard Insurance.....	1

Seibels, Bruce & Company.....	10
Selective Insurance.....	1
Shelby Mutual.....	2
Southern Home.....	1
State Auto.....	2
St. Paul Fire & Marine.....	6
Standard Fire.....	17
State Farm.....	10
State Workers' Compensation Fund.....	105
Transamerica.....	1
Transit Casualty.....	1
Transport Insurance.....	1
Transportation Insurance.....	13
Travelers Insurance.....	59
Twinn City Fire Insurance.....	1
Underwriter's Adjusting Company.....	44
Union Fire.....	1
United States Fidelity & Guaranty.....	72
United States Fire Insurance.....	5
United States Insurance Group.....	30
Utica Mutual.....	1
Walker, Hunter & Associates, Inc.....	29
Wausau.....	39
Workers' Comp Underwriters Association.....	1
Zurich-American.....	2

B. Self-Insured Employers:

ARA Services.....	1
AT&T.....	2
C.R. Bard, Inc.....	1
Bigelow-Sanford, Inc.....	7
Carolina Eastman.....	4
City of Columbia.....	8
Consolidated Freightways.....	1
Dairymen, Inc.....	1
Dan River, Inc.....	2
Duke Power.....	8
Exxon Corp.....	3
Fieldcrest Cannon.....	2
Flowers Baking.....	2
Food Lion, Inc.....	1
Georgia-Pacific.....	3
Greenwood Mills.....	6
International Paper.....	3
K-Mart.....	5
Life Insurance of GA.....	1
McLean Trucking.....	1
Magic Chef.....	1
Munford, Inc.....	1
Old Dominion Transport.....	1

Overnite Transportation.....	1
Perfection American.....	1
Platt-Saco Lowell.....	1
Riegel Textile.....	4
Roadway Express.....	8
Rockwell International.....	1
Roper Corporation.....	2
Ryder/P.I.E.....	1
S.C.D.H.P.T.....	15
South Carolina Municipal Trust Fund.....	9
S.C.E. & G.....	6
Schafer Company.....	1
Singer Company.....	1
Southern Bell.....	1
Springs Industries.....	3
Stone Container.....	2
Uniroyal, Inc.....	2
Westinghouse.....	1
Westvaco.....	1
Weyerhaeuser Company.....	2
Winn Dixie.....	2